

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

| | | |
|---------------------------|---|-------------------|
| In re: | § | |
| | § | |
| HUBERTUS HETTERSCHEID, II | § | Case No. 16-80405 |
| AMANDA R HETTERSCHEID | § | |
| | § | |
| Debtors | § | |

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 02/23/2016 . The undersigned trustee was appointed on 02/23/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 3,288.00

Funds were disbursed in the following amounts:

| | |
|--|-------|
| Payments made under an interim disbursement | 0.00 |
| Administrative expenses | 1.69 |
| Bank service fees | 50.00 |
| Other payments to creditors | 0.00 |
| Non-estate funds paid to 3 rd Parties | 0.00 |
| Exemptions paid to the debtor | 0.00 |
| Other payments to the debtor | 0.00 |

Leaving a balance on hand of¹ \$ 3,236.31

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 07/08/2016 and the deadline for filing governmental claims was 08/22/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 822.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 822.00 , for a total compensation of \$ 822.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/26/2016 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

| | | | | | | |
|--------------------|---------------------------|-----|--------|----------------------------------|----------------|-------------------|
| Case No: | 16-80405 | TML | Judge: | Thomas M. Lynch | Trustee Name: | BERNARD J. NATALE |
| Case Name: | HUBERTUS HETTERSCHEID, II | | | Date Filed (f) or Converted (c): | 02/23/2016 (f) | |
| | AMANDA R HETTERSCHEID | | | 341(a) Meeting Date: | 03/31/2016 | |
| For Period Ending: | 09/26/2016 | | | Claims Bar Date: | 07/08/2016 | |

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|--|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. 356 Council Trail Lake In The Hills II 60156-0000 Mchenry | 135,000.00 | 135,000.00 | | 0.00 | FA |
| 2. 2010 Mazda Mazda 5 Mileage: 74000 | 5,000.00 | 5,000.00 | | 0.00 | FA |
| 3. 2004 Hyundai Elantra Mileage: 154000 | 1,500.00 | 1,500.00 | | 0.00 | FA |
| 4. Furniture, Furnishings And Supplies | 1,000.00 | 0.00 | | 0.00 | FA |
| 5. Television, Misc Electronics | 200.00 | 0.00 | | 0.00 | FA |
| 6. Necessary Wearing Apparel | 200.00 | 0.00 | | 0.00 | FA |
| 7. Checking | 400.00 | 0.00 | | 0.00 | FA |
| 8. Union Retirement Fund | 5,000.00 | 0.00 | | 0.00 | FA |
| 9. Tax Refunds For 2015 Federal | 0.00 | 0.00 | | 3,288.00 | FA |

| | | | | |
|-----------------------------------|--------------|--------------|-----------------------------------|--------|
| | | | Gross Value of Remaining Assets | |
| TOTALS (Excluding Unknown Values) | \$148,300.00 | \$141,500.00 | \$3,288.00 | \$0.00 |
| | | | (Total Dollar Amount in Column 6) | |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE TO RECEIVE NON EXEMPT PORTION OF TAX REFUND. CLAIMS WILL BE EXAMINED AFTER BAR DATE.

Initial Projected Date of Final Report (TFR): 08/31/2016

Current Projected Date of Final Report (TFR): 12/30/2016

Case 16-80405 Doc 19 Filed 09/29/16 Entered 09/29/16 09:41:35 Desc Main

Form 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-80405
Case Name: HUBERTUS HETTERSCHEID, II
AMANDA R HETTERSCHEID

Trustee Name: BERNARD J. NATALE
Bank Name: Associated Bank
Account Number/CD#: XXXXXX8210
Checking

Exhibit B

Taxpayer ID No: XX-XXX3697
For Period Ending: 09/26/2016

Blanket Bond (per case limit): \$3,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|---|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 04/18/16 | 9 | Hubertus A Hetterscheid 356 Council Trail Lake in the Hills IL 60156-1540 | Tax Refund Non-exempt portion of tax refund. | 1124-000 | \$3,288.00 | | \$3,288.00 |
| 05/06/16 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$10.00 | \$3,278.00 |
| 06/02/16 | 1101 | INTERNATIONAL SURETIES SUITE 420 701 POYDRAS STREET NEW ORLEANS LA 70139 | Bond# 016018067 | 2300-000 | | \$1.69 | \$3,276.31 |
| 06/07/16 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$10.00 | \$3,266.31 |
| 07/08/16 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$10.00 | \$3,256.31 |
| 08/05/16 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$10.00 | \$3,246.31 |
| 09/08/16 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$10.00 | \$3,236.31 |

| | | |
|---------------------------|------------|---------|
| COLUMN TOTALS | \$3,288.00 | \$51.69 |
| Less: Bank Transfers/CD's | \$0.00 | \$0.00 |
| Subtotal | \$3,288.00 | \$51.69 |
| Less: Payments to Debtors | \$0.00 | \$0.00 |
| Net | \$3,288.00 | \$51.69 |

Exhibit B

| TOTAL OF ALL ACCOUNTS | | | |
|----------------------------|------------------------------|--------------------------------|---------------------|
| | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| XXXXXX8210 - Checking | \$3,288.00 | \$51.69 | \$3,236.31 |
| | \$3,288.00 | \$51.69 | \$3,236.31 |
| | (Excludes account transfers) | (Excludes payments to debtors) | Total Funds on Hand |
| Total Allocation Receipts: | \$0.00 | | |
| Total Net Deposits: | \$3,288.00 | | |
| Total Gross Receipts: | \$3,288.00 | | |

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-80405

Date: September 26, 2016

Debtor Name: HUBERTUS HETTERSCHEID, II

Claims Bar Date: 7/8/2016

| Code # | Creditor Name And Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
|------------------|--|----------------|-------|-----------|-------------|-------------|
| 100 2100 | BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENTER ROCKFORD, IL 61107 | Administrative | | \$0.00 | \$822.00 | \$822.00 |
| 1 300 7100 | Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788 | Unsecured | | \$0.00 | \$1,059.19 | \$1,059.19 |
| 2 300 7100 | Discover Bank Discover Products Inc P.O. Box 3025 New Albany Ohio 43054 | Unsecured | | \$0.00 | \$10,371.94 | \$10,371.94 |
| 3 300 7100 | Capital One Bank (Usa), N.A. American Infrosources LP Po Box 71083 Charlotte, Nc 28272-1083 | Unsecured | | \$0.00 | \$5,256.55 | \$5,256.55 |
| 4 300 7100 | Pyod, Llc As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602 | Unsecured | | \$0.00 | \$23,419.08 | \$23,419.08 |
| 5 300 7100 | Pyod, Llc As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602 | Unsecured | | \$0.00 | \$726.10 | \$726.10 |
| 6 300 7100 | Pyod, Llc As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602 | Unsecured | | \$0.00 | \$669.96 | \$669.96 |
| 7 300 7100 | Midland Credit Management Inc Midland Funding LLC Po Box 2011 Warren, Mi 48090 | Unsecured | | \$0.00 | \$323.12 | \$323.12 |
| 8 300 7100 | Midland Credit Management Inc Midland Funding LLC Po Box 2011 Warren, Mi 48090 | Unsecured | | \$0.00 | \$857.48 | \$857.48 |
| Case Totals | | | | \$0.00 | \$43,505.42 | \$43,505.42 |

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-80405

Date: September 26, 2016

Debtor Name: HUBERTUS HETTERSCHEID, II

Claims Bar Date: 7/8/2016

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-80405

Case Name: HUBERTUS HETTERSCHEID, II
AMANDA R HETTERSCHEID

Trustee Name: BERNARD J. NATALE

Balance on hand \$ 3,236.31

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|---------------------------------|-----------------|--------------------------|------------------|
| Trustee Fees: BERNARD J. NATALE | \$ 822.00 | \$ 0.00 | \$ 822.00 |

Total to be paid for chapter 7 administrative expenses \$ 822.00

Remaining Balance \$ 2,414.31

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 42,683.42 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|--|---------------------------------|-------------------------|--------------------------|------------------|
| 1 | Quantum3 Group LLC as agent for | \$ 1,059.19 | \$ 0.00 | \$ 59.91 |
| 2 | Discover Bank | \$ 10,371.94 | \$ 0.00 | \$ 586.67 |
| 3 | Capital One Bank (Usa), N.A. | \$ 5,256.55 | \$ 0.00 | \$ 297.33 |
| 4 | Pyod, Llc As Assignee | \$ 23,419.08 | \$ 0.00 | \$ 1,324.66 |
| 5 | Pyod, Llc As Assignee | \$ 726.10 | \$ 0.00 | \$ 41.07 |
| 6 | Pyod, Llc As Assignee | \$ 669.96 | \$ 0.00 | \$ 37.90 |
| 7 | Midland Credit Management Inc | \$ 323.12 | \$ 0.00 | \$ 18.28 |
| 8 | Midland Credit Management Inc | \$ 857.48 | \$ 0.00 | \$ 48.49 |
| Total to be paid to timely general unsecured creditors | | | | \$ 2,414.31 |
| Remaining Balance | | | | \$ 0.00 |

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE